

Succession planning and self-direction – Who can help me with my planning?

Succession planning means planning to have people in place to succeed us after we die or after we can no longer do what we now do. If I run a thriving family business, I might want to put in place a succession plan setting out what is to happen when I am no longer able to run the business. I might train other family members, or trusted colleagues, to take over the reins. In the event of sudden illness or death, such a plan will minimise the risk of the business falling apart.

For people with disability, families and concerned others, succession planning is equally important. Individuals with disability who make their own decisions and manage their own affairs can plan for the time when their decision-making and broader abilities become impaired through accident, illness or aging. Similarly, families and friends who support people with disability who are unable to make all decisions for themselves can plan for when they can no longer provide the love and support and practical assistance they currently provide to those vulnerable loved ones.

Succession planning in these situations is most effective when a mix of formal arrangements, such as wills, trusts and enduring powers of attorney, and informal arrangements, such as documenting information and building support circles or other networks of support, are included.

Succession planning is of critical importance when individuals are directing their own supports, or when families and friends are directing the supports of their family members or friends. By its nature, self-direction involves “going it alone”, albeit with external advisors and supports to draw on. If you are alone in directing, and perhaps managing, all your own supports, or those of a close family member or friend, a failure to plan could leave you or your family member highly vulnerable if you are unable to keep going in your self-directing role. Ask yourself: who will step in if you are no longer able to direct your own supports? Who will take over if you are no longer able to direct the supports of your family member or close friend?

The following is a list of points you might wish to consider when succession planning in the context of self-direction:

- Clarify your vision, for yourself or family member or friend. What is it that the self-directed support arrangements are designed to achieve? How do these funding arrangements fit in with whole of life planning? If you are not clear on this, you will be unable to tell others what you want.
- Internalise what self-direction really means. What does it mean to be “in control”? Ensure that you understand the complexities of self-direction and the extent and limits of your role and authority. You won’t be able to prepare others to take over your self-direction role if you are unclear about what it entails.
- Write down all relevant information that others will need, with as much detail as possible about how your self-direction arrangements operate on a daily basis. List those responsible for assisting in different areas of your life or that of your family member or friend. List important contact people and details of agreements with external consultants covering issues such as staff recruitment and training, salaries and wages, payment of invoices and book-keeping.
- Ask people you trust, other than paid staff, to assist you with all aspects of self-direction so that you are not the only person who knows how your system works. Develop a small group of individuals

with knowledge about your self-direction arrangements. If you give information to one person only, you, or your family member or friend, will be at risk if something happens to that person.

- Nominate alternative designated contact people for funding bodies and government agencies and arrange alternative signatories for bank accounts.
- Link the people you ask to help with your self-direction arrangements with people who assist you in other areas of your life, or that of your family member or friend, such as healthcare, home maintenance, equipment, or personal finances.
- Discuss your self-direction arrangements with professional advisers so that wills and other legal arrangements take them into account. Make sure that executors, trustees, and appointed attorneys are knowledgeable about, and supportive of, your self-direction arrangements.
- Develop a support circle or other network of support that understands and complements your self-direction arrangements. Members of your support circle can be among those you ask to assist you with those arrangements.

This last point is probably the most important element of any succession planning and is of particular importance when individuals or family members or friends are self-directing support arrangements. Those who self-direct run the risk of allowing their focus on independence and control to render them isolated. If you are “going it alone” in pursuit of the choice and control that is rarely available through traditional services, it is likely that your only safeguard will be to build networks of other people around you or your family member or friend who can share the important knowledge, commitment and experience. It is other people who keep vulnerable people safe.